

Information to identify the case:

Debtor 1	<u>Mary A. Spencer</u>	Social Security number or ITIN	xxx-xx-8506
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10687-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary A. Spencer

5/14/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mary A. Spencer
Debtor

Case No. 18-10687-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: May 14, 2024

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2024:

Recip ID	Recipient Name and Address
db	+ Mary A. Spencer, PO Box 289, Sligo, PA 16255-0289
14876602	Capital One, PO Box 2477001, Omaha, NE 68124
14876606	+ Clarion Hospital, PO Box 16157, Rocky River, OH 44116-0157
14876607	+ Daniel Lutz, Esq., Shapiro & DeNardo, 3600 Horizon Dr., Suite 150, King of Prussia, PA 19406-4702
14876608	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14892991	+ The SOS Group, Collection Agency, PO Box 16211, Rocky River, OH 44116-0211

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 15 2024 03:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 14 2024 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	May 14 2024 23:52:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/Text: ebnpeoples@grblaw.com	May 14 2024 23:52:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14883574	Email/Text: ebnbankruptcy@ahm.honda.com	May 14 2024 23:53:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14876609	Email/Text: ebnbankruptcy@ahm.honda.com	May 14 2024 23:53:00	Honda Finance, P.O. Box 7829, Philadelphia, PA 19101
14892986	Email/Text: ebnbankruptcy@ahm.honda.com	May 14 2024 23:53:00	Honda Financial, P.O. Box 7829, Philadelphia, PA 19101-7829
14876600	+ Email/Text: legal@arsnational.com	May 14 2024 23:52:00	ARS National, PO Box 469046, Escondido, CA 92046-9046
14876601	+ EDI: TSYS2		

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: May 14, 2024

Form ID: 3180W

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		May 15 2024 03:45:00	Barclay Card, 125 S. West Street, Wilmington, DE 19801-5014
14876604	+ Email/Text: matthartweg@cbjcredit.com		
		May 14 2024 23:53:34	CBJ Credit Recovery, PO Box 1132, Jamestown, NY 14702-1132
14889656	EDI: CAPITALONE.COM		
		May 15 2024 03:39:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14876603	EDI: SYNC		
		May 15 2024 03:39:00	Care Credit/Synchrony Bank, P.O. Box 981475, El Paso, TX 79998-1475
14876605	+ EDI: CITICORP		
		May 15 2024 03:39:00	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
14915465	+ EDI: CITICORP		
		May 15 2024 03:39:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14892983	Email/Text: dylan.succa@commercialacceptance.net		
		May 14 2024 23:52:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
14892985	+ Email/Text: hmcgrp@aol.com		
		May 14 2024 23:52:00	HMC Group, 29065 Clemens Road, Westlake, OH 44145-1179
14876610	EDI: SYNC		
		May 15 2024 03:39:00	JC Penney Rewards Credit Card, PO Box 965009, Orlando, FL 32896-5009
14876611	Email/Text: compliance@monarchrm.com		
		May 14 2024 23:52:00	Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
15105609	+ EDI: AISMIDFIRST		
		May 15 2024 03:39:00	MidFirst Bank, Bankruptcy Bank, 999 NW Grand Blvd., # 110, Oklahoma City, OK 73118-6051
14876612	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 14 2024 23:52:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14883589	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 14 2024 23:52:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14928792	EDI: MAXMSAIDV		
		May 15 2024 03:39:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14892990	+ EDI: MAXMSAIDV		
		May 15 2024 03:39:00	Navient/Dept. of Education, PO Box 9635, Wilkes Barre, PA 18773-9635
14910867	EDI: PRA.COM		
		May 15 2024 03:45:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14877691	+ EDI: PRA.COM		
		May 15 2024 03:45:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14905528	+ Email/Text: ebnpeoples@grblaw.com		
		May 14 2024 23:52:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14895093	^ MEBN		
		May 14 2024 23:50:00	THE SOS GROUP, 29065 CLEMENS RD STE 200, WESTLAKE, OH 44145-1179

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14892976	*+	ARS National, PO Box 469046, Escondido, CA 92046-9046
14892977	*+	Barclay Card, 125 S. West Street, Wilmington, DE 19801-5014
14892980	*+	CBJ Credit Recovery, PO Box 1132, Jamestown, NY 14702-1132
14892978	*	Capital One, PO Box 2477001, Omaha, NE 68124

District/off: 0315-1

User: auto

Page 3 of 3

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14892979	*	Care Credit/Synchrony Bank, P.O. Box 981475, El Paso, TX 79998-1475
14892981	*+	Citibank, PO Box 6077, Sioux Falls, SD 57117-6077
14892982	*+	Clarion Hospital, PO Box 16157, Rocky River, OH 44116-0157
14892984	*	Encore Receivable Management Inc., 400 North Rogers Road, PO Box 3330, Olathe, KS 66063-3330
14892987	*	JC Penney Rewards Credit Card, PO Box 965009, Orlando, FL 32896-5009
14892988	*P++	MONARCH RECOVERY MANAGEMENT INC, ATTN COMPLIANCE, 3260 TILLMAN DRIVE, SUITE 75, BENSALEM PA 19020-2059, address filed with court., Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020
14892989	*+	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Mary A. Spencer julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 6